



Washington Earthquake Disaster



Recovery

People Helping People

Published by the Federal Emergency Management Agency and the Washington Emergency Management Division
WASHINGTON / MARCH 16, 2001 / FEMA ISSUE 1



FEMA photo by Liz Roll

A disaster victim gets registration assistance from a FEMA worker.

Strong Earthquake Hits Washington

A 6.8 magnitude earthquake rocked Washington Feb. 28. The damage that ensued prompted Gov. Gary Locke to request federal disaster assistance, which President George W. Bush granted on March 1.

The Nisqually quake was centered 35 miles southwest of Seattle and occurred 30 miles underground. It led to one death, hundreds of injuries and property damage estimated to exceed \$1 billion.

"The Federal Emergency Management Agency (FEMA) is committed to working hand-in-hand with state and local officials to speed help to the victims of the recent earthquakes," said FEMA Director Joe. M. Allbaugh. "Our aim is to do all we can to help rebuild the lives and communities that have suffered from the devastation this earthquake has caused."

The disaster declaration enables FEMA and other federal agencies to team up with state and local disaster workers to help victims begin the long journey to recovery.

"We want to help people recover as quickly as possible," Locke said. "The federal-state partnership enables us to offer a wide range of disaster recovery assistance."

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss.

Direct disaster grants do not have to be repaid, and other help may be in the form of low-interest loans from the U.S. Small Business Administration. The types of assistance available are outlined in this newsletter and will be explained when you call to apply for assistance.

Allbaugh urged those who suffered damages to call FEMA toll free at **800-462-9029** to begin the application process for disaster aid.

Allbaugh named William Lokey to coordinate the federal relief effort. Locke appointed Diane Offord state coordinating officer for this disaster.

IMPORTANT RECOVERY INFORMATION

Register by Phone

Residents and business owners in disaster-declared counties whose homes, businesses or personal property sustained damage as a result of the earthquake are urged to begin the application process. Call **800-462-9029** from 7 a.m. to 6 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **800-462-7585**.

Disaster Housing Assistance

FEMA provides four kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for rental housing, reimbursement for motel/hotel expenses, mortgage or rental payments to prevent eviction or foreclosure resulting from the earthquake, or funds for essential repairs to make the home habitable.

Unemployment Insurance

Self-employed business persons and others normally not eligible for unemployment insurance may qualify for the federal Disaster Unemployment Assistance program. This program may provide you with a weekly check if your ability to work was interrupted by the Nisqually earthquake of Feb. 28.

U.S. Small Business Administration

During disasters, the U.S. Small Business Administration provides low-interest long-term loans to homeowners, renters and businesses of all sizes that are not fully insured.

Apply by Phone

800-462-9029

(TTY: 800-462-7585)

7 a.m. to 6 p.m.
Seven Days a Week

TOLL FREE



A message from
FEMA Director
Joe M. Allbaugh

During my visit to Washington the day after the Nisqually earthquake hit the Seattle-Olympia area, I had the opportunity to see firsthand the damage, destruction and loss you suffered. My heart goes out to all who were affected. Be assured that FEMA, along with other federal, state and voluntary agencies, will be there to help you through your recovery.

The disaster declaration that President Bush signed immediately following the earthquake put the federal assistance wheels in motion, and a cadre of staff and volunteers are working to get Washingtonians the assistance they need to rebuild their lives and communities. By calling the toll-free registration number listed in this publication, you can apply for low-interest loans, temporary housing grants, home-repair grants and other aid programs. Local governments also can apply for assistance to repair or replace damaged public facilities and infrastructure.

While new in this position, I am no stranger to emergencies and natural disasters. As chief of staff for then-Governor George W. Bush, I oversaw the disaster recovery process for numerous disasters in Texas. I know rebuilding will take a lot of hard work, but we will be there to support and aid you for as long as it takes.

May God bless you and your families as you continue the road to recovery.



A message from
Governor
Gary Locke

Despite the challenges of the last few days, the people of Washington have shown the world that we have a “can do” spirit that can bring us together in the toughest circumstances. During my visits to areas hard-hit by the Nisqually earthquake, I have seen neighbors help neighbors, competing businesses come together to assist each other, and state workers and law enforcement officers work long into many nights to ensure that local and state governments continue to provide vital services to Washington’s citizens.

We have survived the initial emergency. Now we are starting the long recovery process. We will be successful because we are forging a strong partnership with local, state and federal officials. It is a partnership that will consolidate all our efforts to not only rebuild what the Nisqually quake tore down, but to rebuild structures so that they are stronger. The legacy of the Nisqually quake will not be broken buildings, but schools whose walls and ceilings are more sound, libraries with more secure foundations and historical buildings whose legacy and beauty are ensured for future generations to enjoy.

I have great faith in the “can do” spirit of the people of Washington and great admiration for the hundreds of state and local workers and volunteers. As we rebuild for the future, I assure you that our state will continue to do all we can to assist the victims of the Nisqually quake.

Disaster Questions and Answers

Q. What is the first step I should take to register for disaster assistance?

A. Call the toll-free registration number **800-462-9029 (TTY 800-462-7585)** for the speech- or hearing impaired).

Q. If I have insurance can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don’t delay in applying for government disaster assistance.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. A Federal Emergency Management Agency (FEMA) inspector will call for an appointment within two weeks after you have

registered. If you have not heard from FEMA by then, call the **FEMA Helpline, 800-525-0321 (TTY 800-462-7585)**. When the inspector arrives, be sure to ask for his or her official FEMA identification.

Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, if you were referred to SBA, you must submit your application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for a loan.

Help on the Road to Recovery

Individuals and business owners who suffered losses because of the earthquake and are located in Grays Harbor, King, Kitsap, Lewis, Mason, Pierce, Snohomish and Thurston counties may be eligible for assistance.

TEMPORARY DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include reimbursement for motel/hotel expenses, grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and

other business assets. For small businesses only, SBA makes economic injury loans available for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost sharing grants also are available for emergency conservation measures. Contact your local Farm Services Agency.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income-tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud may be filed with the Washington State Attorney General's Office. Legal assistance

and referrals may be available by calling the Washington State Bar Association.

INSURANCE INFORMATION

Assistance is available from the Washington State Insurance Commissioner on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the **FEMA Helpline 1-800-525-0321 (TTY: 1-800-462-7585)** or the State Equal Rights Officer.



Assessment teams from FEMA and the Army Corps of Engineers inspect earthquake damage in the King County courthouse.

FEMA photo by Liz Roll

Use Care When Hiring Contractors

If you were affected by the recent earthquake, you should be aware that some unscrupulous contractors may try to take advantage of you.

"If you have disaster-related damages, I urge you to be very careful when contracting for repairs," FEMA Federal Coordinating Officer William Lokey said.

"Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance," State Coordinating Officer Diane Offord said. "Often the work is never performed or the down payment is never returned." Offord suggests that disaster victims call the Washington Attorney General's Office if they have concerns about people representing themselves as contractors.

"You should remember that federal workers and federal contract workers do not charge victims for their services," Lokey said. "If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department."

Protect Your Home Against Future Earthquake Damage

Earthquakes strike suddenly, violently and without warning. That is why it is important to take steps ahead of time to prevent damage to your home or business. There are a number of simple steps you can take to protect yourself and your family from injury and to prevent loss.

Look at furniture, pictures and other items in each room in your home to see if they would cause injury if they were to fall during an earthquake. For example, avoid hanging pictures or mirrors in heavy frames over a bed or sofa, unless they are secured with earthquake safety methods.

Anchor bookcases, televisions and

computers to the wall using Velcro or straps.

To protect your dishes and glassware, install positive-closure latches or child-restraint devices on cupboards.

Anchor your water heater and other heavy appliances. Install flexible gas lines. In many communities the local gas company will install these at no charge.

Every family should have a disaster contingency plan. Knowing what to do in the event of an emergency goes a long way to reduce stress and limit damage to your family. Decide together on how you would evacuate your home in the event of a disaster, such as an earthquake or fire. If all family members were not able to get home when a disaster strikes, designate a place where you all would meet. Decide on an out-of-state family member or friend you would each call to check in. Be sure everyone knows the number.

Talk to your local building official about specific additional actions you can take to make your home safer.

FEMA has established a **Mitigation Assistance Line** that anybody can call to receive prevention information. Trained counselors are ready to answer your questions and will send, on request, the booklet, "Guidelines to Strengthen and Retrofit Your Home."

The number is **800-838-7046**



Recovery is published by the Federal Emergency Management Agency and the Washington Emergency Management Division with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
 DR 1361

WILLIAM LOKEY
 Federal Coordinating Officer

DIANE OFFORD
 State Coordinating Officer

DON JACKS
 FEMA Office of Public Affairs

AILEEN COOPER
 Editor, FEMA Office of Public Affairs

Out of Work Because of the Disaster?

Your business has been destroyed. You no longer have a job or income. What do you do?

The federal Disaster Unemployment Assistance Program (DUA) may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster. The program is designed to help the self-employed, farmers and those not normally eligible for unemployment insurance.

What is the first thing I need to do?

Call the state/federal toll-free application number **800-462-9029** (TTY **800-462-7585** for the speech- and hearing-impaired) to register for disaster aid. Apply at your local employment security department for disaster unemployment assistance.

Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

How do I know if I am eligible for benefits?

You may be if you are:

- out of work as a result of the disaster;
- self-employed or a migrant/seasonal worker with income substantially affected due to the disaster;
- an employee not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **800-462-9029** (TTY **800-462-7585** for the speech- and hearing-impaired).



FEMA photo by Kevin Galvin

A Seattle merchant stands in front of his closed antique shop in an earthquake-damaged building near Pioneer Square.

SBA Low-Interest Loans

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of mitigation measures.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically refer that person to the Individual and Family Grant Program.

Businesses of all sizes and private non-profit organizations may apply for low-interest disaster loans from SBA to

repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, of up to \$1.5 million, are available to small businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.

If your home is extensively damaged and will not be repaired until after July 31, contact your local county assessor to prepare a destroyed property claim to obtain a reduced property tax.



FEMA photo by Liz Roll

A FEMA inspector discusses earthquake damage with a resident of Seattle.

This inspection determines eligibility for the various state and federal assistance programs.

Small Business Administration (SBA) inspector—If you apply to SBA for a low-interest disaster loan, SBA will send an inspector to make a detailed assessment of real and personal property damage and business losses. Homeowners, renters and business owners may qualify for SBA disaster loans.

Housing authority inspectors—Inspectors examine units that will be occupied by individuals who have Section 8 HUD certificates. These inspectors make sure that the units meet housing quality standards.

Claims adjustors from insurance companies also may visit your property.

Make sure you always ask for identification when someone claims to be an inspector. Beware of con artists who may pretend to be officials and attempt to sell you expensive or unnecessary repairs.

Watch out for individuals who claim to be brokers or who promise to get a FEMA/state check for you for a processing fee. The Dept. of Labor and Industrial Construction Compliance section offers a toll-free number, **800-674-0982**, to check on your contractor.

Who Are the Inspectors?

Puzzled by the many inspectors who are examining your house, apartment, mobile home or business? Confused about what each one is checking?

Use this guide to help you understand who's who.

Building and safety inspector—Local governments send inspectors to decide whether damaged buildings are safe to enter. The inspector posts a

yellow, green or red tag outside the building, depending on the evaluation. This inspection determines only whether or not the building is structurally sound. It does not determine eligibility for assistance programs.

Federal Emergency Management Agency (FEMA) inspector/verifier—After you apply by calling the teleregistration number for assistance, FEMA will schedule an appointment for an inspector to come to your property.



CLIP & Save

IMPORTANT *phone numbers*

FEDERAL AGENCIES

- FEMA Registration800-462-9029
- TTY for hearing/speech-impaired . . .800-462-7585
- Disaster Information Helpline800-525-0321
- TTY for hearing/speech-impaired . . .800-462-7585
- FEMA Fraud Detection800-323-8603
- National Flood Insurance Program . . .800-720-1090
- Social Security Administration800-772-1213
- Small Business Administration800-488-5323
- Internal Revenue Service800-829-1040
- TTY for hearing/speech-impaired . . .800-829-4059
- Department of Agriculture
- Farm Service Center509-323-3000
- USDA Rural Development360-704-7720

- Housing and Urban
- Development Hotline800-669-9777
- Department of Veterans Affairs800-827-1000

STATE AGENCIES

- Disaster Unemployment Assistance . .866-416-7274
- Insurance Commissioner800-562-6900
- Department of Social and
- Health Serviceswww.wa.gov/dshs
- State Attorney General800-551-4636
- Department of Agriculture360-902-1810

VOLUNTEER AGENCIES

- American Red Cross800-660-4124
- Salvation Army206-447-9944
- Church World Service360-479-5167